

<i>SERFF Tracking Number:</i>	<i>AMLC-125964158</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Globe Life and Accident Insurance Company</i>	<i>State Tracking Number:</i>	<i>41233</i>
<i>Company Tracking Number:</i>	<i>2009 GMSX</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2009 Individual Standardized Medicare Supplement Policy Forms GMSA/GMSA06, GMSB/GMSB06, GMSC/GMSC06, and GMSF/GMSF06</i>		
<i>Project Name/Number:</i>	<i>2009 Annual Rate Filing/2009 GMSx</i>		

Filing at a Glance

Company: Globe Life and Accident Insurance Company

Product Name: 2009 Individual Standardized Medicare Supplement Policy Forms SERFF Tr Num: AMLC-125964158 State: ArkansasLH

GMSA/GMSA06, GMSB/GMSB06,
GMSC/GMSC06, and GMSF/GMSF06

TOI: MS05I Individual Medicare Supplement - Standard Plans SERFF Status: Closed

State Tr Num: 41233

Sub-TOI: MS05I.001 Plan A

Co Tr Num: 2009 GMSX

State Status: Approved-Closed

Filing Type: Rate

Co Status:

Reviewer(s): Stephanie Fowler

Author: Holly Green

Disposition Date: 01/20/2009

Date Submitted: 12/23/2008

Disposition Status: Approved

Implementation Date Requested: 01/01/2009

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Annual Rate Filing

Status of Filing in Domicile: Pending

Project Number: 2009 GMSx

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: A filing was submitted to Nebraska our state of Domicile on 12/22/08 and is pending review.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 01/20/2009

State Status Changed: 01/20/2009

Deemer Date:

Corresponding Filing Tracking Number: 2009 GMSx

Filing Description:

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<i>Company Tracking Number:</i>	<i>2009 GMSX</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>2009 Individual Standardized Medicare Supplement Policy Forms GMSA/GMSA06, GMSB/GMSB06, GMSC/GMSC06, and GMSF/GMSF06</i>		
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Attached is our 2009 Annual Rate Filing for Individual Standardized Medicare Supplement Policy Forms. We are requesting rate changes by policy form as indicated on our Rate Filing Summary Pages and as listed below.

GMSA, GMSA06 0.0%
GMSB, GMSB06 0.0%
GMSC, GMSC06 0.0%
GMSF, GMSF06 0.0%

An Actuarial Memorandum, premium rate schedule, and other supporting documentation are provided for your consideration.

Company and Contact

Filing Contact Information

Holly Green, Actuarial Analyst	hgreen@torchmarkcorp.com
3700 S. Stonebridge Drive	(972) 569-3226 [Phone]
McKinney, TX 75070	(972) 569-3679[FAX]

Filing Company Information

Globe Life and Accident Insurance Company	CoCode: 91472	State of Domicile: Nebraska
204 North Robinson Avenue	Group Code: 290	Company Type: Life and Health
Oklahoma City, OK 73102	Group Name: Liberty National	State ID Number:
(405) 270-1400 ext. [Phone]	FEIN Number: 63-0782739	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$200.00
Retaliatory?	No
Fee Explanation:	4 X \$50.00 = \$200.00

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Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Globe Life and Accident Insurance Company	\$200.00	12/23/2008	24699720

Created by SERFF on 01/20/2009 12:36 PM

SERFF Tracking Number: AMLC-125964158 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 41233

Company Tracking Number: 2009 GMSX

TOI: MS051 Individual Medicare Supplement - Standard Plans Sub-TOI: MS051.001 Plan A

Product Name: 2009 Individual Standardized Medicare Supplement Policy Forms GMSA/GMSA06, GMSB/GMSB06, GMSC/GMSC06, and GMSF/GMSF06

Project Name/Number: 2009 Annual Rate Filing/2009 GMSx

Disposition

Disposition Date: 01/20/2009

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Globe Life and Accident Insurance Company	0.000%	\$	13	\$	%	%	0.000%

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Standard Plans

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	2009 AR GMSA Supporting Documentation	Approved	No
Supporting Document	2009 AR GMSB Supporting Documentation	Approved	No
Supporting Document	2009 AR GMSC Supporting Documentation	Approved	No
Supporting Document	2009 AR GMSF Supporting Documentation	Approved	No
Rate	2009 AR GMSA Rate Page	Approved	Yes
Rate	2009 AR GMSB Rate Page	Approved	Yes
Rate	2009 AR GMSC Rate Page	Approved	Yes
Rate	2009 AR GMSF Rate Page	Approved	Yes

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TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	2009 Individual Standardized Medicare Supplement Policy Forms GMSA/GMSA06, GMSB/GMSB06, GMSC/GMSC06, and GMSF/GMSF06		
Project Name/Number:	2009 Annual Rate Filing/2009 GMSx		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	02/01/2008
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Globe Life and Accident Insurance Company	0.000%	0.000%		13		%	%

SERFF Tracking Number: AMLC-125964158 State: Arkansas

Filing Company: Globe Life and Accident Insurance Company State Tracking Number: 41233

Company Tracking Number: 2009 GMSX

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Project Name/Number: 2009 Annual Rate Filing/2009 GMSx

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
Approved	2009 AR GMSA Rate Page	GMSA, GMSA06	Revised	Previous State Filing Number:	AMLC- 2009 AR GMSA 1253944 Rate Page.pdf 35
Approved	2009 AR GMSB Rate Page	GMSB, GMSB06	Revised	Previous State Filing Number:	AMLC- 2009 AR GMSB 1253944 Rate Page.pdf 35
Approved	2009 AR GMSC Rate Page	GMSC, GMSC06	Revised	Previous State Filing Number:	AMLC- 2009 AR GMSC 1253944 Rate Page.pdf 35
Approved	2009 AR GMSF Rate Page	GMSF, GMSF06	Revised	Previous State Filing Number:	AMLC- 2009 AR GMSF 1253944 Rate Page.pdf 35

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSA / GMSA06

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,037	\$1,037

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00

For Company Use: Plan Code J05

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSB / GMSB06

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,719	\$1,719

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00

For Company Use: Plan Code J06

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSC / GMSC06

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,970	\$1,970
Modal Premium Factors:		
Semi-Annual	= Annual * .510 (rounded to near dollar)	
Quarterly	= Annual * .260 (rounded to near dollar)	
Monthly	= Annual * .088 (rounded to near \$0.50)	
Bank Draft	= (Modal Premium) - \$ 2.00	
For Company Use: Plan Code J07		

GLOBE LIFE AND ACCIDENT INSURANCE COMPANY

Oklahoma City, Oklahoma

Policy Form GMSF / GMSF06

2009 Annual Medicare Rate Filing

ARKANSAS

Current and Proposed Annual Premium Rates
For Policies Issued with Issue Age Rates

Issue Age (Male or Female)	Current Annual Premium	Proposed Annual Premium
All Ages	\$1,986	\$1,986

Modal Premium Factors:

Semi-Annual = Annual * .510 (rounded to near dollar)
Quarterly = Annual * .260 (rounded to near dollar)
Monthly = Annual * .088 (rounded to near \$0.50)
Bank Draft = (Modal Premium) - \$ 2.00

For Company Use: Plan Code J08